

NEW HAMPSHIRE

**CONSUMER
GUIDE TO
SNOWMOBILE
INSURANCE**

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT
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FISH AND GAME DEPARTMENT
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**A MESSAGE FROM
GOVERNOR JEANNE SHAHEEN**

In 1851, New Hampshire became the first state in the nation to establish an Insurance Department. This informational brochure has been prepared by the Insurance Department and New Hampshire Fish and Game to assist you in understanding your snowmobile insurance policy. Hopefully, it may also help you to reduce your insurance premiums as well.

Tragically, in the 1996-97 snowmobile season, 10 people were killed as a result of snowmobile accidents in the State of New Hampshire. Hundreds of accidents occur each snowmobile season, primarily due to operator inattention, inexperience, operating at excessive speed, failure to keep to the right and operating in a reckless manner.

Driver safety is your responsibility. A mature outlook is required on the part of every snowmobile operator. I urge you to ride in a courteous and responsible manner for the safety and enjoyment of all. I hope this guide will help you gain a better understanding of snowmobile insurance and the provisions of your snowmobile insurance policy.

Sincerely,

**Jeanne Shaheen
Governor**

There has been substantial growth over the past thirty years in the ownership and use of snowmobiles in New Hampshire. This period has also seen steady increases in the speed, power and values of the machines available. It has become a popular sports activity for a wide range of ages, with many owners and operators banding together in clubs and associations. There are over 112 clubs of this type in New Hampshire with some 7,600 individual members, and they perform many services, including the marking of trails and organizing safety classes. There are over 6,000 miles of marked snowmobile trails that extend over the state and link up with similar networks outside the borders of New Hampshire.

WHAT IS A SNOWMOBILE?

Definitions will vary, but for insurance purposes, a snowmobile is a motor vehicle designed principally for use on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane type propellers or fans.

A single manufacturer may offer over 30 models for sale and variables may include engine sizes from 250cc to 1,000cc and maximum speeds up to 115 mph. Among other options are electric or pull starters and reverse as well as forward gears. All of these features add to the cost of purchase which generally runs in the range of \$3,400 to \$9,800.

LICENSE REQUIREMENTS

- New Hampshire State Law requires that adult snowmobile operators possess a valid drivers license. A person whose drivers license is under suspension or revocation may not operate a snowmobile.
- Operating a snowmobile under the influence of alcohol or drugs carries the same penalties as motor vehicle DWI, including loss of license, hefty fines and jail time.
- Operators under the age of 18 years must be accompanied by a person at least 18 years old who has a drivers license, unless the youth:
 - Is on property owned or leased by a parent, grandparent or guardian;
 - Is between the ages of 12 and 17 and has successfully completed the OHRV Safety Course;
 - Obtains a drivers license.

INSURANCE NEEDS

The increased popularity of these machines has created a need for accessible and affordable insurance for the consumer. With a large investment in the equipment, there is an immediate need to protect against loss of this asset or the expense to replace it. If you borrow money to finance the purchase of a snowmobile, the lending institution will usually require you to insure against the loss of the snowmobile itself until the loan is paid.

There is also the risk to your assets if you should have an at-fault accident and become liable for bodily injury or property damage to another party. For this exposure you need Liability coverage and probably Uninsured Motorists and Medical Payments as well. These coverages will be discussed in detail later.

There is no state requirement for compulsory liability insurance on snowmobiles in New Hampshire. However, owners of snowmobiles are required to register them with the New Hampshire Fish and Game Department at a current annual fee of \$37 for residents and \$47 for non-residents effective October 1, 1997. All snowmobile registrations expire June 30th.

INSURANCE COVERAGE OPTIONS

A wide range of coverages are available, and we urge you to shop around and discuss your individual needs with one or more insurance agents who can offer a selection of company programs. Since both the size and the type of snowmobile selected have a direct effect on the premium, it would be well to consult an insurance agent before finalizing a snowmobile purchase.

Many insurance companies follow the format of an automobile policy for insuring snowmobiles. We will show the basic types of coverage available and will use them later in the comparison of individual companies' premiums.

Companies offer different coverage options. It is a good idea to take the time to shop around and compare companies. Some use a seasonal factor to reduce premiums for the non-operating months of the year. A multi-vehicle discount is sometimes available if you insure more than one snowmobile on the same policy.

Liability: Protects you from claims brought against you for bodily injury or property damage to another person or his or her belongings, caused by the negligent operation of your machine. Your defense costs are covered, as well as payment of any judgment brought against you because of the

accident, up to your policy limits. The amount of insurance money available for this purpose may be specified in either of two ways:

- 1) A combined single limit (CSL) is a single liability limit covering both bodily injury and property damage resulting from a single accident.
- 2) Liability can also be written on a split limit basis. This provides separate limits for each type of coverage. For example, \$25,000/\$50,000/\$25,000 signifies \$25,000 each person, \$50,000 each accident bodily injury and \$25,000 each property damage accident.

Medical Payments: Pays for medical treatment needed as a result of injuries sustained in a snowmobile accident. Not all companies offer this coverage on snowmobiles. Depending on whether snowmobile insurance is written as a separate policy or as an endorsement to a Homeowners policy, this coverage may not protect household members themselves.

Uninsured/Underinsured Motorists: Covers the medical expenses of you or a guest passenger to the extent that he or she would be paid by an at-fault driver if such driver were insured. This would pay for your injuries if your machine was struck by another machine that was both uninsured and at-fault. Damage to your snowmobile is not covered by this feature.

Collision: Pays for damages to, or destruction of, your snowmobile in the event of an upset or collision with another object. Included are the cost of repairs to your snowmobile in the event of a partial loss or replacement in the event of a total loss. The amount you will receive for a total loss will be reduced or depreciated because of age, wear and tear, or other factors that reduce the value below that of a new snowmobile. This coverage is written with a deductible that is applied to each loss. We are using \$100 in the rating examples that follow.

Other Than Collision: Covers damage due to perils such as fire, theft and vandalism. Loss settlement is made on an "actual cash value" basis. Coverage may be written on a full coverage basis or with a deductible at a reduced premium.

DEDUCTIBLES

Emphasis should be given to the use of deductibles, mentioned earlier in connection with “Collision” and “Other Than Collision” coverages. A deductible is the amount of a loss that you pay yourself. Your insurance premium will decrease as you raise the deductible on your policy. For example, if you have a \$100 deductible and sustain a \$600 collision or upset loss, you would pay the first \$100 and the insurance company would pay the remaining \$500.

COMPANY PREMIUM EXHIBITS

For purposes of premium comparison, we have asked a group of companies writing snowmobile insurance coverage in New Hampshire to quote a premium based on a sample risk model. The owner/operators are a married couple in their 30's with clear automobile driving records over the past three years. They live in Concord, NH and have just purchased a 1998 model snowmobile with a 440cc engine size. The maximum speed is 60 mph and the capacity is two riders. The coverage is shown below and any individual company exceptions are noted in the actual exhibit:

- **LIABILITY:** \$100,000 Each Accident, Combined Single Limit
- **MEDICAL PAYMENTS:** \$2,000 Each Person
- **UNINSURED MOTORISTS:** \$100,000 Each Accident
- **COLLISION:** \$5,000 Limit With \$100 Deductible
- **OTHER THAN COLLISION:** \$5,000 limit with \$100 Deductible

YOU MAKE SNOWMOBILING SAFE

Many things make snowmobiling fun: the breathtaking beauty of a snow-filled woods, field or mountain; the precision performance of a well designed-machine; the satisfaction of traversing the winter landscape with family and friends.

Snowmobiles savor the winter world, and that calls for extra responsibility. Training, experience and awareness are all traits of the accomplished snowmobiler. You make snowmobiling safe.

Snowmobiling is fun, but it is work too. It challenges the body and mind, and that is part of the reason you are so relaxed at the end of a day of snowmobiling. While you are riding, the wind, sun, glare, cold, vibration, motion and other factors work together to affect both driver and passenger.

There is plenty of challenge awaiting you as you drive your snowmobile into the winter wonderland. Alcohol magnifies and distorts those challenges and can quickly turn an enjoyable outing into a situation that is hazardous for you and others.

ALCOHOL AND SNOWMOBILING SIMPLY DO NOT MIX

Forget that myth that alcohol warms up a chilled person. It opens the blood vessels and removes the feeling of chill, but it does nothing to increase body heat. Instead, it can increase the risk of hypothermia, a dangerous lowering of the body's core temperature. With alcohol, you may only feel warmer, while your body chills dangerously.

Alcohol increases fatigue, fogs your ability to make good decisions, and slows your reaction time. It is part of a formula for disaster. And don't forget - most states and provinces have laws prohibiting the operation of a snowmobile while under the influence of alcohol.

AS A SAFE RIDER, YOU:

- Know your abilities and do not go beyond them;
- Know your machine's capabilities and do not push beyond them.
- Know your riding area. Get a map. Talk to local folks.
- Learn more - reading manuals and other materials from manufacturers, administrators and snowmobiling associations, or watch videos or computer programs from these sources. Snowmobile clubs, state and provincial associations offer courses, information and activities. Many members are certified driving and/or safety instructors.

KEEP YOUR MACHINE IN TOP SHAPE

You have two good guides available for snowmobile maintenance: the owner's manual that came with your machine and your dealer. Consult both to make sure your machine is kept in top form for dependable, enjoyable fun.

Your local club or association may also conduct safety and maintenance programs.

Before each ride, follow the "pre-op" check outlined in your owner's manual.

FOLLOW THE RULES

Regulations on sled registration and use are different in various parts of the snow belt. Check with natural resource and law enforcement agencies and snowmobile dealers or clubs in the area you are visiting to make sure your ride results in legal and hassle-free snowmobiling.

Remember, too, that some states and provinces have age restrictions for snowmobile operation, often requiring that children are supervised by adults.

SAFE CROSSING

Be careful when crossing roads of any kind. Come to a complete stop and make absolutely sure no traffic is approaching from any direction. Then cross at a right angle to traffic.

DRESS APPROPRIATELY

Wear layers of clothing so that you can add or remove a layer or two to match changing conditions. A windproof outer layer is especially important, as are warm gloves or mitts, boots and a helmet.

Make sure your helmet is safety certified, the right size, and in good condition. A visor is essential for clear vision and wind protection and the chin strap should be snug.

Wear glasses or goggles that offer protection from the sun.

THINK AHEAD

Remember, it is you that makes snowmobiling safe. Many problems will be avoided by using common sense. Minor problems can be overcome by carrying a useful tool kit, spare parts, flashlight, first-aid kit, and a few survival items such as high energy food, fire starting equipment and a compass.

TAKE IT EASY

Today's snowmobile is a mechanical marvel. It provides inspiring performance, reliability and pleasing aesthetics, combined with essential safety design and components.

Safe riders drive within the limits of their machine and their abilities.

Remember, speed is not the measure of snowmobiling fun. You should always ride at a speed in which you can stop within your line of sight. Slow down and enjoy the scenery and the experience. Ease up on the throttle especially when you are near other machines, people, trees, animals and other objects. It is good sense - and its the law!

TAKE A FRIEND

Do not snowmobile alone. Not only is snowmobiling more fun with family and friends, it is safer too.

FILE A PLAN

Airplane pilots and boaters file flight and float plans respectively, so that others know where to look for them if they are overdue.

“Snow plans” describing your machine and your planned route can be time- and life-savers. Leave one with your family or friends.

Like those who file travel plans, always let your family and friends know you are back or have arrived at your destination. No one likes needless searches.

A GOOD TURN

Other snowmobilers and car drivers need to know what you are up to. Remember the basic hand signals:

Left turn: Left arm extended straight out

Right turn: left are out, forearm raised, with elbow at 90 degree angle

Stop: left arm raised straight up

Slow: left arm out and angled toward ground

TAKE CARE OF THE TRAIL

Beautiful trail systems and riding areas are available throughout North America. Stay safe and legal within the areas that you are permitted to ride or those for which you have obtained permission.

STAY ALERT

Focusing on the tail light of the snowmobile ahead of you is the cause of many accidents. If your eyes are fixed on the tail light, you are not likely to notice the slight turn the machine ahead makes to avoid collision or the object that was almost hit.

After snowmobiling for several hours, your reaction time slows. Be aware that even though you may not feel tired, the motion, wind and vibration of the machine may begin to dull your senses.

BEWARE OF DARKNESS

Low-light and darkness require special care. Slow down and watch for others. Overcast days require extra caution.

Do not over drive your headlights. Ask yourself, "Am I driving slow enough to see an object in time to avoid a collision?"

At night on the lakes and large open fields, estimating distances and direction of travel may become difficult. It is important to keep some point of reference when riding at night.

BEWARE OF WATER

The safest snowmobiling rule is never to cross lakes or rivers. Besides the danger of plunging through the ice, you have far less traction for starting, turning and stopping on the ice than on snow.

Collisions on lakes account for a significant number of accidents. Do not hold the attitude that lakes are flat, wide open areas, free of obstructions.

Remember, if you can ride and turn in any direction, without boundaries, so can other riders. The threat of collision, then, can come from any direction.

However, if you do snowmobile on the ice, make absolutely sure the ice is safely frozen. Do not trust the judgment of other snowmobilers. You are responsible for your own safe snowmobiling. Drowning is a leading cause of snowmobile fatalities. Consider buying a buoyant snowmobile suit.

If you go through the ice, remember that your snowmobile suit (even a non-buoyant one) and helmet may keep you afloat for several minutes. Slide back onto the ice, using anything sharp

to dig in for better pull. (keys, screwdriver, etc.) Kick your feet to propel you onto the ice, like a seal.

If the ice keeps breaking, continue moving toward shore or the direction from which you came. Do not remove your gloves or mitts. Once on the ice, roll away from the hole. Do not stand until well away from the hole.

MOUNTAIN MEASURES

Even if you do not live near the mountains, many of us want to visit the Appalachians, the Rockies, the Adirondacks or other mountains someday. Mountain snowmobiling is spectacular but can pose extra dangers such as avalanches. Some avalanche areas may be posted and closed.

Be cautious of avalanche dangers throughout mountain country. Riding in these areas should only be done after receiving proper mountain riding training. Mountain snowmobilers should carry avalanche beacons, shovels, probe poles for locating people buried in snow and a portable radio to summon help.

CARRY-THROUGH

Just because you have parked your sled for the day, do not rest your safe rider good sense. If after-snowmobile activities include drinking alcohol, select a non-drinking designated driver for auto travel. That will help keep everyone alive and in good shape for that next snowmobiling outing!

OPERATING SAFETY

Much publicity is given to safety and proper operation of automobiles in terms of observance of laws and use of good common sense. Driving at excessive speeds and driving while under the influence (DWI) of alcohol or drugs are high on the list of undesirable practices. Many of these problems with the use of automobiles are carried over to the operation of snowmobiles. The snowmobile clubs established in New Hampshire are taking an active role in promoting good safety and helping to curb improper activity. To obtain the name of a club in your area, you may contact:

**New Hampshire Snowmobile Association
722 Route 3A
Bow, NH 03304
Tel. (603) 224-8906**

Fax (603) 226-3880

SNOWMOBILE LAWS

Many laws and regulations apply to the operation of snowmobiles. These laws have been developed to promote personal safety and to protect the rights of property owners. Become familiar with regulations and safety recommendations prior to snowmobiling. For a copy of the current OHRV Laws Digest, safety literature or information on Snowmobile Safety Courses contact:

**New Hampshire Fish and Game Department
Off Highway Recreational Vehicle Safety Education Program
2 Hazen Drive
Concord, NH 03301-6500
Tel (603) 271-3421**

SNOWMOBILE INSURANCE

An increasing number of companies writing snowmobile insurance are using automobile driving records of owners and operators to determine acceptability of the insurance as well as set the premiums for the coverage. A good driving record will be of value in qualifying you for the best snowmobile insurance program at the lowest premium.

If you have problems with an improper cancellation of your policy or need help with a claim, the New Hampshire Insurance Department is available to assist you. We can be reached at:

**New Hampshire Insurance Department
56 Old Suncook Road
Concord, NH 03301
Consumer Toll-Free #1-800-852-3416**